

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Total Private Passenger Auto
Top 25 Authorized Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio ⁽¹⁾
1	State Farm Mut Auto Ins Co	25178	IL	\$948,113	21.5%	\$942,839	\$661,908	70.2%
2	Progressive Universal Ins Co	21727	WI	594,406	13.3%	581,498	382,684	65.8%
3	Artisan & Truckers Cas Co	10194	WI	381,090	8.7%	382,382	253,221	66.2%
4	Allstate Fire & Cas Ins Co	29688	IL	183,240	4.5%	196,638	103,904	52.8%
5	Farmers Ins Co Of OR	21636	OR	179,751	4.3%	186,489	94,823	50.8%
6	Safeco Ins Co of OR	11071	OR	160,211	4.1%	178,463	81,561	45.7%
7	GEICO Secure Ins Co	14137	NE	167,947	4.0%	174,028	118,207	67.9%
8	Geico Cas Co	41491	NE	132,737	3.2%	140,981	73,096	51.8%
9	Country Pref Ins Co	21008	IL	110,670	2.6%	112,441	64,891	57.7%
10	Standard Fire Ins Co	19070	CT	109,888	2.5%	108,788	58,205	53.5%
11	USAA Cas Ins Co	25968	TX	94,468	2.1%	92,819	64,278	69.3%
12	Allstate N Amer Ins Co	11110	IL	90,415	1.7%	76,318	62,499	81.9%
13	USAA Gen Ind Co	18600	TX	72,910	1.6%	71,657	51,959	72.5%
14	American Family Ins Co	10386	WI	61,676	1.5%	64,164	35,378	55.1%
15	Garrison Prop & Cas Ins Co	21253	TX	63,400	1.4%	62,023	41,407	66.8%
16	United Serv Automobile Assn	25941	TX	60,708	1.4%	59,770	40,360	67.5%
17	State Natl Ins Co Inc	12831	TX	59,679	1.3%	55,814	26,526	47.5%
18	State Farm Fire & Cas Co	25143	IL	49,013	1.2%	51,798	41,676	80.5%
19	Liberty Mut Personal Ins Co	12484	NH	43,494	1.1%	48,444	30,732	63.4%
20	Farmers Ins Exch	21652	CA	46,432	1.0%	42,754	27,835	65.1%
21	Country Mut Ins Co	20990	IL	41,211	1.0%	41,916	25,157	60.0%
22	Safeco Ins Co Of IL	39012	IL	52,765	0.9%	37,829	22,063	58.3%
23	Integon Ind Corp	22772	NC	34,473	0.8%	36,714	17,787	48.4%
24	American Family Connect Prop & Cas I	29068	WI	31,445	0.8%	33,044	19,469	58.9%
25	Amica Mut Ins Co	19976	RI	29,066	0.7%	29,571	14,340	48.5%
All 146 Other Companies				\$569,055	13.0%	\$567,876	\$318,970	56.2%
Totals (Loss Ratio is average)				\$4,368,263	100%	\$4,377,058	\$2,732,936	62.4%

Notes

Updated 6/10/2026

(1) Excluding all Loss Adjustment Expenses